

GS MAHANAGAR CO-OPERATIVE BANK LTD. (Schduled Bank)

Head office, Hiramani Super Market Building, Lalbaug, Mumbai-400 012.

SERVICE CHARGES Manual As per Board Resolution No.711, Dated- 13/09/2024

Sr	Description	Revised Service Charges (+ GST) wef- 17.10.2024	
DEPOSIT ACCOUNTS			
A	SAVINGS ACCOUNTS	Minimum Balance	Minimum Balance Charges
	1) Without Cheque Book Facility	Rs.500/-	15% on the amount of difference between the average balance maintained during the Quarter end & the minimum balance as prescribed 2) Charges will be rounded to the nearest Rupees. 3) Minimum Rs.5/- (Not Applicable to DEAF / Dormant / Inoperative SB and basics SB A/c.)
	2) Without Cheque Book facility - Account opened at branches outside Mumbai, Navi Mumbai & Thane Region.	Rs.300/-	
	3) With Cheque Book Facility	Rs.1000/-	
	4) Zero Balance A/c	Nil	Nil
	5) Student A/c	Nil	Nil
	6) Mahaflexi Savings Deposit A/c. (sweep-in facility)	Rs.5000/- on quarterly basis	15% on the amount of difference between the average balance maintained during the Quarter end & the minimum balance as prescribed 2) Charges will be rounded to the nearest rupees. 3) Minimum Rs.5/- (Not Applicable to DEAF / Dormant / Inoperative SB and basics SB A/c.)
	7) Payment made without passbook	Rs.30/- per occasion to be charged Manually	
	8) More than 50 times withdrawal in 12 months	Rs.5/- per transaction above 50 transaction in one year - only cash withdrawl on counter.	
B CURRENT ACCOUNTS			
	1) Accounts opened at branches in Mumbai, Navi Mumbai & Thane Region.	Rs.3000/-	Rs.75/- per occasion
	2) Accounts opened at branches outside Mumbai, Navi Mumbai & Thane Region.	Rs.1000/-	Rs.75/- per occasion
	3) Mahaflexi Deposit A/c. (sweep-in facility)	Rs.1,00,000/- on quarterly basis	Rs.1,200/- per quarter
C Cash Deposit Charges			
	a) For Account Holder who maintained balance of cash deposited at least for one day(Overnight).	1)Denomination of Rs.50/- and below Rs.50/- across the counter charges per day Rs.10/- per bundle-first five bundle(packet of 100 Notes) are free	
		2)Denomination of Rs.100/- and above across the counter charges per day Rs. NIL	
		3) All coin deposit up to amt Rs.100/- are free and above Rs.100/- charges per day 5% on amount deposited Min Rs.10/-	
	b) for a/c holder who withdraw the amt.cash deposited on the same day by cash /NEFT/RTGS/Inward Clearing	200% of the charges as per C -a (1)(2)(3)	
	c) for borrower enjoying credit limit including ODFDR of Rs.10 Lakhs and above	NIL	
	d) for deposit of loan Instalment in all types of Loans	NIL	
	e) Charges for cash withdrawl without prior intimation.	NIL	
D INOPERATIVE ACCOUNTS			
	1) Savings Account	NIL	
	2) Current Account	NIL	
	3) (As per A/c.Dept. Circular No.83 dt.22/1/2009 Charges for making - Inoperative Account to Operative Account - No charges should be taken)	NIL	
E	Duplicate Pass Book / Statement	Rs.100/- per Passbook / Statement with latest balance and Rs.20/- per page for previous entries	
F	Stop payment instructions / withdrawal thereof	[for savings a/c.] Rs.75/- per instrument [for current a/c.] Rs.75/- per instrument	
G Facility To customers :-			
	1) SMS Facility :- for all account holders SMS Mandate Charges (One Time)	SMS Charges will be levied quarterly on actual usage basis @ 0.20 Paise per SMS.	

Cheque Return Charges	For " Inward Returns" (Return of cheque received for passing)	for "Outward Returns" (Return of cheque sent for clearing)
i) Local Clearing -CTS	i) For Cheques upto Rs.1.00 Lakh Charges Rs. 200/-	i) For cheques upto Rs. 1.00 Lakhs) a) SB Account- Rs. 100/- b) CD, CC, OD & Loan Account:- Rs. 250/-
	ii) For Cheques Above Rs.1.00 Lakh to Rs. 5 Lakhs Charges Rs. 250/-	ii) For cheques above Rs. 1.00 Lakhs to Rs. 5.00 Lakhs. a) SB Account- Rs .300/- b) CD, CC, OD & Loan Account:- Rs. 300/-
	iii) For Cheques Above Rs.5.00 Lakhs Rs. 400/-	ii) For cheques above Rs. 5.00 Lakhs a) SB Account- Rs. 400/- b) CD, CC, OD & Loan Account:- Rs. 400/-
	Cheque returned due to technical error/stop payment/wrong listing OR cheque deposited on account of loan recovery of the bank, charges will be NIL	
ii) ECS / NACH-ECS	FOR REQUIREMENT OF FUNDS (Received for debit)	ECS/ NACH request sent to other bank (for credit)
	Rs. 200/-	Rs. 100/-
iii) ACHDR, etc.	Rs. 200/-	Rs. 200/-
iv) Closing of A/c,s within one year of their opening:		
a) Savings Account	Rs. 200/- (Unused cheques charges- Rs. 5/- per cheque leaf Maximum Rs.100/-)	
b) Current Account	Rs. 500/- (Unused cheques charges- Rs. 5/- per cheque leaf Maximum Rs.100/-)	
H Cheque book Charges :-		
i) Savings Account	For More than 30 cheque leaves in accounting year Rs.4/- per cheque leaf.	
ii) Current Account	Rs. 4/- per cheque	
iii) Loose Cheques for Savings & Current Account (Loose cheque issue only for cash withdrawal and transfer)	Rs. 15/- per instance	
iv) Loss of cheque book requisition slip for all account holder	Rs. 25/- per request	
J Changes in operational instructions / Addition/deletion	Rs. 50/- per occasion for Saving accounts and Rs.100/- per occasion for current/Overdraft/cash credit accounts	
K 1) Daily Deposit Scheme (issue of duplicate passbook)	Rs. 100/-	
2) Issue of duplicate deposit Receipt	Rs. 200/- per deposit receipt	
L REMITTANCES :-		
1 Issue of Pay-order	0.30 % of PO Amounts subject to Min. Of Rs.30 and Max. R. 10,000/-	
2 HDFC BANK DRAFT Facility (Charges subject to change if any changes made by HDFC Bank)	0.30 % of PO Amounts subject to Min. Of Rs.30/- and Max. Rs.10,000/-	
3 Income Tax, TDS , Goods and Service Tax (GST) , Mvat Remittance through net payment by IDBI/HDFC Bank	Rs.100/- per remittance for Account holder transactions. (free for our bank branch TDS & GST remittance)	
4 Issue of duplicate demand draft / pay order / Term Deposit Receipt	Rs.150/- per instrument	
4 Cancellation of demand draft / pay order	Rs.150/- per instrument	
5 Revalidation of demand draft / pay order	Rs.150/- per instrument per instance	
6 Closure of Fixed / Savings/ Current A/c s & remittance of balance by Pay Order / DD including payorder issued from loan disbursements.	NIL	
8 Remittance by Electronic Device		
1) Inward RTGS / NEFT / ECS	NIL	
2) Outward		
I) RTGS		
i) Rs.2 Lakh to less than Rs.5 Lakhs	Rs. 30/- per transaction	
ii) Rs.5 Lakhs & Above	Rs. 55/- per transaction	
II) NEFT		
i) Upto Rs.10,000/-	Rs. 2.50 per transaction	
ii) Rs.10,001/- to Rs.1.00 Lakh	Rs. 5.00 per transaction	
iii) Above Rs.1.00 Lakh to Rs.2.00 Lakh	Rs. 15.00 per transaction	
iv) Above Rs.2.00 Lakh	Rs. 25.00 per transaction	
As per RBI Guidelines issued from time to time		
III) IMPS	i) First transaction amounting to Rs. 50,000/- per month- Free. ii) Above Rs. 50,000/- to Rs. 1.00 Lakh per month Rs. 5/- iii) Above Rs. 1/- Lakh per month Rs. 10/- (IMPS transaction within our bank account will be free)	

Note:- Exemption of NEFT/RTGS/Pay Order/Demand Draft Charges for Accounts having satisfied any of the following condition:- 1) Having Standard Loan Account Sanctioned Rs. 2.00 crore and above. 2) Maintained Average Monthly Balance in Current Account Rs. 15.00 Lakhs. 3) Maintained Average Monthly Balance in Savings Bank Account Rs. 25.00 lakhs.	
M OTHER SERVICE CHARGES	
1	Franking Charges
	Rs.10/- per document for Mumbai, Thane, Raigad, Navi Mumbai, Kalyan & Palghar Zone Branches and Rs. 20/-per documents for other Zone Branches.
2	Demat Services
a	Account Opening Charges
	Nil
	Advance/ Deposit
	Rs.1000 for bank a/c holder & Rs.2500/- F.D. for Non-a/c holder
b	Account Closing Charges
	Nil
c	Custody charges
	Nil
d	Market Purchase
	Nil
e	Off-Market Purchase
	Nil
	Market Sale
	0.04% of the market value of the transaction OR minimum Rs.30/- per debit instrument
	Off-Market sale
	0.04% of the market value of the transaction OR minimum Rs.30/- per debit instrument
f	Dematerialisation Charges
	Rs.10/- per certificate plus postage Rs.50/- per demat request
g	Pledge Creation
	Rs.50/- per ISIN
h	Pledge Creation Confirmation
	Rs.25/- per ISIN
i	Pledge Closure
	Rs.25/- per ISIN
j	Pledge Closure Confirmation
	Rs.25/- per ISIN
k	Pledge Invocation
	Rs.25/- per ISIN
l	Remat Charges
	Rs.30/- for every hundred securities or part thereof or flat fee of Rs.30/- per certificate
m	Duplicate Statements
	Rs.25/- per account for first two pages, Additional Rs.5/- per page
n	Failed Instructions
	Rs.25/- per ISIN
o	Annual Maintenance Charges (AMC)
	Rs.300/- yearly (April to March)
p	Others
	Late Submission of DIS Rs.50/- per ISIN
	Freezing / Defreezing instruction Rs.30/- per request
3	Foreign Exchange (transaction handled through MSC / HDFC / Other Bank)
	Non-Trade Remittance
	Charges equal to the charges levied by MSC Bank debited to respective client A/c. plus Rs.100/- per transaction
N LOANS & ADVANCES :-	
1	Sale of Loan Application Form
a)	All types of Loans & Advances forms.
	Rs. 100/-
b)	Membership Form
	Rs. 50/-
c)	Nominal Membership Form
	Rs. 50/-
2	a) Loan Processing Charges (Non-Refundable)
	(A) Loans processing charges slabwise a follows:- (Excluding Housing & Education Loans & Gold Loan)
	i) Upto Rs.5.00 Lakhs processing charges @ 1.00% of loan amount.
	ii) Above Rs.5.00 Lakhs processing charges Rs. 5000/- + @ 0.50% of sanction amount above Rs.5.00 lakh . (Maximum Rs. 75000/-)
	(B) Loans processing charges for Housing Loans is @ 0.50% of loan amount . (Maximum Rs.50000/-)
	(C) Loans processing charges for Education Loans- is @ 0.50% of loan amount.(Maximum Rs. 20000/-)
3	Gold Loan
a)	Service charge at the time of opening A/c
	i) Gold Loan upto Rs. 1.00 Lakh Processing Charges :- Nil (but valuation charges to be recovered) ii) above Rs. 1.00 Lakh 0.50% of loan amount (Minimum Rs. 300/- & Maximum Rs. 10000/-) in addition to valuers charges at actual.
b)	Safe custody charges for gold ornaments not collected after closure of loan account
	Rs.300/- per Month or part thereof after 15 days from the date of closure of loan A/c.
c)	Sale of pledged gold ornaments by auction
	Rs.700/-
	Note :- No safe custody charges are to be levied if the gold ornaments are held in Bank's custody as a leverage for recovery of dues in other accounts
4	NSC / Govt. securities Loan:-
	Service charges for noting charge on certificates and / or releasing charge
	1% of loan amount (minimum Rs500/-) + Travelling expenses on actual
5	Revalidation Charges
	i) Up to 5 lakh Rs.100/- , ii) Rs. 5 Lakh to 50 lakh Rs. 500/-, iii) above Rs. 50 Lakh of Rs.1000/-

6	Issue of Pre-sanction Letter	i) Business Loan Rs.5000/-, ii) Housing Loan Rs. 1500/-, iii)Preliminary Legal Opinion of property Rs. 1500/- (The above charges will be adjusted to processing charges on sanction loan amount. If the proposal is rejected the charges will not be refunded)
7	Cash Credit / Over Draft Renewal Charges (Only After 3 Years)	i) Upto Rs.5.00 Lakhs processing charges @ 0.50% of loan amount ii) Above Rs.5.00 Lakhs processing charges Rs.2500/- + @ 0.25% of sanctioned loan (Maximum Rs.5.00 lakh)
8	Overdraft Cash / Credit Review Charges (Only After One Year)	i) Upto Rs.5.00 Lakhs processing charges @ 0.25% of loan amount . ii) Above Rs.5.00 Lakhs processing charges Rs.1250/- + @ 0.125% of sanctioned loan (Maximum Rs.2.50 lakh)
9	Encashment/Exchange of pledged share certificate	Rs.200/- per transaction irrespective of number of certificates
	Note: No process fees for advance against Banks deposits , NSCs and KVPs	Note: No process fees for advance against Banks deposits, NSCs and KVPs
10	Bank Guarantee - Fully secured	1) Fully Secured - by only our banks term deposit- 1.00%p.a. of bank guarantee amount (Max.Rs.25000/-) 2) Partly Secured :- deposit 50% or more of bank guarantee, commission 1.50% p.a. on bank guarantee amount 3) Partly Secured :- deposit below 50% of bank guarantee 2.50% p.a. on bank guarantee amount
		Note:- i) commission to be collected upfront on prorata basis for number of months. ii) Charges for claim period of one year also to be obtained.
11	Registered Mortgage Deed Charges- for All Loans	
		i) All Housing Loan & Education Loan Rs. 2000/- ii) Other than above loans up to Rs.100 Lakhs Rs. 5000/- iii) Other than above Loans above Rs.100 Lakhs Rs. 7500/- (Omitted of equitable mortgage for disbursement of loan, Only registered mortgage for disbursement of loan.)
12	CIBIL CHARGES:-	
	i) For individual loan proposal	Rs. 200/-per CIBIL Report
	ii) for Commercial loan proposal	Rs. 2000/-per CIBIL Report
13	Rectification Deed Undertaking / Affidavit fees Indemnity Bond,	i) Rectification Deed Rs.1,500/- ii) Indemnity Bond, Undertaking, Affidavite Rs. 500/- per document.
14	Reconveyance / Release Deed Charges	Rs. 3000/- per document + stamp duty
15	Vist / Inspection charges	
	a) Periodic Inspection of units / visit charges of Term Loan and Cash Credit Assets verification once in a six month (incase of term loan compulsory visit once in a six month period by branch Manager)	
	i) For limits upto Rs. 50 Lakhs	Rs. 250/- per visit (ALL Loan A/c.)
	ii) Above Rs. 50 Lakhs	Rs. 500/- per visit (All Loan A/c.)
	(Above charges are excluding travelling expenses actually incurred)	
	b) Periodic stock and Book debt verification of CC accounts onsite. (In case cash credit loan compulsory visit once in a month period by branch officer but charges will be debited quaterly)	
	i) For limits upto Rs. 50 Lakhs	Rs. 250/- per visit (CC A/c. & WCTL A/c.)
	ii) Above Rs. 50 Lakhs	Rs. 700/- per visit (CC A/c. & WCTL A/c.)
	(Above charges are excluding travelling expenses actually incurred)	
16	Changes in Terms & Conditions of Sanction Letter	Rs. 150/-
17	Foreclosure Charges (Only for Business Loan)	2.00% of outstanding amount: - i) Applicable for takeover loan by other bank. ii) Not applicable if borrower paid loan from his own fund.
18	Penal Charges on Loan Accounts.	(applicable for Overdue amount above Rs. 5000/- at the end of month)
	i) All types of personal loans & Gold Loan	Rs. 50/- Per Lakh or part thereof on overdue amount per month.
	ii) All Term Loans (other than LIC/NSC/KVP/LNFDR/ODFDR)	Rs.100/- Per Lakh or part thereof on overdue amount per month .
	iii) Cash Credit Facility:-	
	a) if overdrawn due to interest/ Non availability of drawing power	Rs.100/- Per Lakh or part thereof on higher overdrwan amount per month.
	b) if limit is not reviewed/renewed with in expiry date.	Rs.100/- Per Lakh or part thereof on sanctioned amount per month .
	c) if extension period is given upto 3 months.	Rs.50/- Per Lakh or part thereof on overdue amount per month.
	d) if loan account is classified as NPA.	Rs.100/- Per Lakh or part thereof on overdue amount per month.
19	In case of Cash Credit/ Overdraft Limit Above Rs. 50.00 Lakhs.	

	a) if audited financial statements is not submitted on or before 31st December .	Rs.100/- Per Lakh or part thereof on sanctioned amount (to be taken one time) Maximum Rs.10000/-p.m.
	b) if limit valuation report is not subitted every three years.	Rs.100/- Per Lakh or part thereof on sanctioned amount (to be taken one time) Maximum Rs.10000/ -p.m.
20	For Not Taking Insurance of mortgage/ lien proprieties for loan facility availed with our bank	Rs.100/- Per Lakh or part thereof on outstanding loan amount per month. (Maximum Rs.10000/-)
21	Stock Statement:-	
	If stock statement is not submitted on the 15th of every month.	Rs. 300/- per month.
22	No Dues Certificate of all types of loans	i) Loan amount Upto Rs.5.00 Lakhs Rs. 500/- ii) Loan Above Rs.5.00 Lakhs Rs. 1000/-
23	Change in other sanction terms such as extension of moratorium / repayment, change in security / guarantor etc.	Change in other sanction terms such as extension of moratorium / repayment, change in security / guarantor etc.
	Credit limit upto Rs.10 Lakhs	Rs.1,200/-
	Credit limit above Rs.10 Lakhs	Rs.1,800/-
24	Commitment Charges FOR CASH CREDIT FACILITY	For Facility limit utilised less than 75% then 0.10% of the unutilised balance (charges to be applied monthly)
25	Late Submission of Stock/ book debt Statement	Rs.300/- per month.
26	Assignment, Reassignment and Encashment of NSC / KVP	Rs150/- per certificate plus actual travelling charges not exceeding Rs.150/-
27	Assignment / Reassignment/ Encashment of LIC policy	Rs.150/- per policy plus actual postage charges
28	Opening of Letter of Credit :	
	i) Opened through the other Banks	Charges levied by other Bank to be shared on 50:50 basis
	ii) Opened by our Bank	1% p.a. if fully secured by Term Deposit, 2% p.a.in other cases Out-of- Pocket expenses on postage/telegram/ telex/ fax / cab etc to be recovered seperately.
	iii) Amendment Charges	Rs.300/-
		Note:- if the amendment is in respect of the amount or period of L/C appropriate additional charge on the amount so increased or the extension of usance period shall also be recovered
	iv) Advising Charges	Rs.300/-
29	Inland Letter of Credit	
	a) Commitment charges	Nil
	b) Usance charges	Nil
	c) Retirement of documents	Nil
	d) Inland LC documents received with discrepancies	Nil
	f) Inland letter of credit issued through other Banks	Nil
30	Solvency Ceritificate:	
	Upto Rs10 Lakh	Rs.1/- per thousand (minimum Rs.1000/-)
	Above Rs10 Lakh and upto Rs.01 CR	Rs.1/- per thousand (minimum Rs.1000/-)
	Above Rs.1CR \	Rs.1/- per thousand (Max.Rs.25,000/-)
		Rs.100/- per extra copy
31	i) Issue of Status / Confidential Report/ Fate Report	Rs.300/- Per Token
	ii) Balance Confirmation Certificate	Rs. 50/- per Certificate
0	Recovery Charges	
1	Overdue loan notice / reminder charges	i) if extension period is given upto 3 months. Rs.50/- Per Lakh or part thereof on overdue amount per month . ii) if loan account is classified as NPA. Rs.100/- Per Lakh or part thereof on overdue amount per month.
2	Final Notice / Pre Securitisation Notice Charges	Call back notice charges Rs.1500/- to be debited to respective loan account
3	Any legal Notice	Actual Advocate fee + Rs.500/-
4	Securitisation Notice Charges	i) Loan Upto Rs.25.00 Lakhs -Notice Charges Rs. 3000/- ii) Loan above Rs.25.00 Lakhs - to Rs.100 Lakhs - notice charges Rs. 10000/- iii) Loan Above Rs.100.00 Lakhs - Notice Charges Rs. 12000/-.
5	Notice before attachemnt	Rs.1000/- plus actual postage / travelling Expencess
6	Recovery Demand Notice	Rs.1000/- plus actual postage / travelling Expencess
7	Salary attachment order	Rs.500/- plus actual postage / travelling Expencess
8	Vehicle Loans	
	i) Issue of NOC to RTO per vehicle	Rs. 400/- (45 Days Limit)

	ii) Letter Issue Creating Hypothecation charge with RTO.of HPTR to RTO	No Charges
	iii) Seizing charges for 2 wheeler, 3 wheeler & light motor	Seizing charges Rs.1200/- for 2 wheeler , 3 wheeler , and Rs.1700/-light motor
	iv) Seizing charges for heavy motor	Seizing charges Rs.3800/- for heavy vehicle and Rs.12,000/- for crane/exaletter
		(In addition to above Towing charges actual to be recovered.)
9	Sealing/Possession of Immovable Properties	
	i) Flat/Stall/Galal/Shop/Bungalow	as actual
	ii) Factory premises/Industrial Unit	as actual
	iii) Possession of flat /stall/gala/shop/bungalow through court	as actual
P	ATM Charges	
	1) ATM/Debit card issue Charges / Registration	First time free.
	2) Duplicate Card for lost or Damaged Card.	Rs.150/- One time on issuing of card
	3) ATM/Debit Card Annual fee	Rs. 150/- Annual
	4) Add on Card	Rs. 150/- One time on issuing of card and thereafter AMC.
	5) Transaction at MCBL ATM Network	Free
	6) (a) for first three transaction at other bank ATM's in METRO Cities. (b) FOR first five ATM transaction at other Bank ATM's in Non- Metro Cities. -	Free
	7)a) per transaction from 4th ATM transaction onwards from other ATM's in METRO Cities.	a) Cash Withdrwal Rs. 20/- per transaction(Monthly basis) b) Non financial and VAS Rs. 10/- Per transaction (monthly basis)
	8)b)- per transaction from 6th ATM transaction onwards from other ATM's in Non METRO Cities.	a) Cash Withdrwal Rs. 20/- per transaction(Monthly basis) b) Non financial and VAS Rs. 10/- Per transaction (monthly basis)
	9)c)- For Current Account per transaction from 6th ATM transaction onwards from other ATM's	a) Cash Withdrwal Rs. 25/- per transaction(Monthly basis) b) Non financial and VAS Rs. 15/- Per transaction (monthly basis)
	10) Charges for issuance of Duplicate PIN	Rs.50/- . However, in case the earlier PIN has not been used due to error in Printing issue of Duplicate PIN shall be free
Q	Safe Deposit Vault (Size in MM)	
	1) A type (125 X 175 X 492)	Rs.1200/- p.a. and Rs.300/- service charge (one time)
	2) B type (159 X 210 X 492)	Rs.1400/- p.a. and Rs.350/- service charge (one time)
	3) C type (125 X 352 X 492)	Rs.2000/- p.a. and Rs.400/- service charge (one time)
	4) D type (189 X 263 X 492)	Rs.2200/- p.a. and Rs.450/- service charge (one time)
	5) E type (159 X 424 X 492)	Rs.2700/- p.a. and Rs.500/- service charge (one time)
	6) F type (278 X 352 X 492)	Rs.2900/- p.a. and Rs.550/- service charge (one time)
	7) G type (189 X 530 X 492)	Rs.3400/- p.a. and Rs.600/- service charge (one time)
	8) H type (321 X 210 X 492)	Rs.3900/- p.a. and Rs.600/- service charge (one time)
	9) H 1 type (321 X 424 X 492)	Rs.4700/-p.a. and Rs.600/- service charge (one time)
	10) L Type (404 X 530 X 492)	Rs.5900/-p.a. and Rs.600/- service charge (one time)
	11) L2 Type (385 X 530 X 492)	Rs.6800/-p.a. and Rs.600/- service charge (one time)
		(Locker rent charged by prorata monthly basis)
	Penalty for delay in payment of rent / renewal on expiry of hiring period	Rs.100/- per month
	Loss of Locker Keys by Locker Holder	The Actual Expenses shall be borne by the locker holder alongwith Bank charges of Rs.500/-
	For Locker operation more than once in a working day	Rs.50/- per operation.
	Surrender of lockers	Rs.1500/- (if locker surrender within 3 years from the date of hire)
R	MISCELLANEOUS :-	
1	Enquiries relating to old entries (voucher/ cheques) / Records	
	i) Upto Six months	Nil
	ii) Above Six month and upto one year	Rs.100/- per instrument
	iii)Above one year and upto two years	Rs.150/- per instrument
	iv) Above two years and above	Rs.600/- per instrument
2	Certificate of all types (Excluding Bal. Certificate / Tds Certificate / Income Tax purpose certificate)	Rs.100/-
3	Standing Instructions:	

	Transaction involving transfer to another account (other than R/D installments, FD interest and loan instalment) within same branch or to the account in another branch.	N.A.
4	Signature Verification/ Photo/Address	Rs.150/- per signature
5	NACH/ACH, etc. Mandet Verification Charges	Rs.250/- per signature
6	SHARE DEPARTMENT :-	
	i) Entrance Fee along with membership application	Rs.100/- (No GST applicable)
	ii) Entrance fee for nominal member who is a borrower / surety in loan against Gold / Govt. securities / LIC policies / consumer durables	Rs.100/- (No GST applicable)
	iii) Issue of Duplicate Share Certificate	Rs.100/- per certificate
Manager Accounts		
Date- 16.09.2024		Managing Director